

EXHIBIT N-3



OptumRx Opioid Risk Management

A multi-dimensional approach to stop opioid abuse before it starts, while supporting individuals in their recovery.

A stark look at the opioid epidemic

Every **16**
minutes there is a death
from opioid overdose¹

4.5 million
Americans
abuse opioid
prescription painkillers²

\$504 billion
estimated annual costs
of U.S. opioid epidemic³

21% increase
in drug overdose deaths
2015–2016⁴

There's little doubt that opioid abuse is a national health care crisis. It's a complex issue, but our philosophy is simple: prevention is imperative, as well as stopping progression to chronic opioid use.

At OptumRx®, we're confronting all aspects of the opioid epidemic by identifying clinical opportunities and engaging members, prescribers and pharmacies across the entire care continuum.

OptumRx Opioid Risk Management is a comprehensive solution that uses advanced analytics and evidence-based clinical rules to help prevent opioid misuse, identify and intervene with at-risk and high-risk members, and support those with dependency through successful recovery. In turn, this reduces the devastating clinical, social and economic implications of opioid-related overdoses, hospitalizations and deaths — in a timely and targeted manner.

OptumRx Opioid Risk Management

Our five-pronged strategy



Opioid Risk Management drives engagement, smart prescribing and ongoing monitoring through a five-pronged strategy that delivers the right care, at the right time, to the right members.

How it works

This approach has a strong focus on prevention and creating upfront supply chain limits to stop opioid misuse, abuse, dependency and diversion before it occurs. We also support at-risk, high-risk and chronic individuals through analytics that identify clinical opportunities, both at the point of sale and on the back end through our retrospective rules engine. Our clinical interventions run real-time or near real-time, allowing us to make a timely impact closer to the point of care. Now let's take a look at the five strategies that make up our Opioid Risk Management solution.

Prevention and education

We educate members, prescribers and pharmacies using multiple channels and touchpoints. By creating "experts" that understand risks and safer alternatives plus proper dosing and disposal, we can all work together to stop the opioid epidemic.

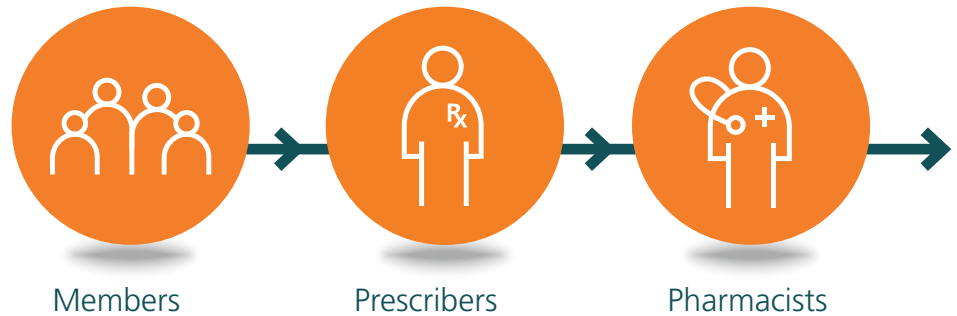
Minimizing early exposure

As opioid dependence can start in just a few days⁵, it's important to stop opioid abuse before it starts. That means limiting the dose and duration at the very first fill. Our utilization management edits are tightly aligned with Centers for Disease Control and Prevention (CDC) prescribing guidelines. Through maximum daily dosing limits on opioids, treatment plans for members who exceed safe limits, and prompt first-fill member education, we can reduce patient exposure to excessive doses and prevent serious issues before they occur.

Reducing inappropriate supply

Our claims system flexes to meet unique member needs and tailor safe opioid limits for chronic users that align with CDC guidelines. Safe opioid fill limits monitor proper dosing. Real-time medication checks prevent unnecessary refills and screen for medications that may cause overdose or serious side effects when combined with opioids. Ongoing monitoring tracks opioid usage trends, while our multi-faceted network audit department leverages broad-based analytics to identify unusual claims and dispensing patterns for further investigation.

Engaging members,
prescribers and
pharmacists every
step of the way



Early outcomes for OptumRx enrolled commercial clients

Utilization management edits for short-acting opioid prescriptions⁶

Compliance with CDC guidelines



94.7%

compliance in 'first-fill' opioid prescriptions < 50 mg MED per day*



95.2%

compliance in 'first-fill' opioid prescriptions ≤ 7 days supply*



96.0%

compliance in opioid prescriptions dosed < 90 MED among current chronic users

*On average, 45% of 'first fill' scripts nationally are not in compliance with CDC guidelines.⁷

Opioid prescription volume and dose impact



18.6% **reduction** in total opioid prescription volume



14.4% **reduction** in average MED across opioid prescriptions



19.4% **reduction** in average MED among 'first-fill' opioid utilizers



10.1% **reduction** in average MED among treatment-experienced opioid utilizers

Morphine Equivalent Dose (MED) refers to the standard against which most opioids are analyzed, yielding an apples-to-apples comparison of each medication's potency.

Treating at-risk and high-risk members

As our solution has a strong focus on preventing progression to opioid misuse and abuse, multiple retrospective efforts engage prescribers closer to the point of care. Highest-risk members receive intensive case management which includes OptumRx pharmacist-to-prescriber consultations and case review. Ongoing analytics and evidence-based guidelines help ensure safe prescribing and dispensing patterns.

Supporting chronic populations and recovery

Recognizing high relapse percentages with opioid abuse, our strategy helps people recover by following best practice treatment guidelines and offering advanced support. Members have optimal access to Medication Assisted Treatment (MAT) options with no limitations. Enhanced Concurrent Drug Utilization Review (CDUR) blocks opioid claims after MAT therapy is initiated. Ongoing claim monitoring flags utilization patterns like opioid prescription "shopping" through multiple prescribers or pharmacies, limiting members to a single opioid therapy as clinically appropriate. We've also expanded access to emergency or rescue medications to treat overdose.

About OptumRx

OptumRx is a pharmacy care services company helping clients and more than 65 million members achieve better health outcomes and lower overall costs through innovative prescription drug benefits services. OptumRx is part of Optum®, a leading information and technology-enabled health services business dedicated to making the health system work better for everyone. For more information, visit optum.com/optumrx.

Strengthen your clinical program strategy

To learn more about OptumRx Opioid Risk Management and our clinical strategy, contact your OptumRx representative or send an email to optumrx@optum.com.

1. Centers for Disease Control and Prevention; Understanding the Epidemic: Drug Overdose Deaths in the United States Continue to Increase in 2015. Accessed Aug. 25, 2017.
2. Kolodny A, Courtwright DT, Hwang CS, Kreiner P, Eadie JL, Clark TW, Alexander GC. The prescription opioid and heroin crisis: A public health approach to an epidemic of addiction. Annual Review of Public Health, 2015; 36:559-574.
3. The Underestimated Cost of the Opioid Crisis. The Council of Economic Advisors. November 2017; Accessed at <https://www.whitehouse.gov/the-press-office/2017/11/20/cea-report-underestimated-cost-opioid-crisis>
4. Ahmad FB, et al. Provisional drug overdose death counts. National Center for Health Statistics. 2017.
5. MMWR/March 17, 2017 / Vol. 66 / No. 10, * Reinberg, Steven; HealthDay News; March 16, 2017.
6. Results represent OptumRx commercial clients who adopted the utilization management edits for short-acting opioid prescriptions on July 1, 2017. Results are based on June 2017 vs. December 2017 client data and short-acting opioid prescription volume and do not represent a guarantee of results.
7. OptumLabs. Commercial managed care medical and pharmacy claims data. Calendar year 2016.



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